

INFORMATION DISCLOSURE CITATION (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO.	SERIAL NO.
	190-1463	
	APPLICANT Stokes	
FILING DATE	GROUP	US PTO 16549 09/20/00 575 100

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

<i>JDL</i>	Lease Calculator! Plus v2.6 by Pine Grove Software
<i>JDL</i>	Loan Calculator! Plus v2.1c by Pine Grove Software
<i>JDL</i>	AmortizeIT! v2.1 by Pine Grove Software
<i>JDL</i>	SolveIT! by Pine Grove Software
<i>JDL</i>	Mortgage Designer v4.2 by MaeDae
<i>JDL</i>	Mortgage Calculator facility

***EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.**

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Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/665,769
				Filing Date	09/20/00
				First Named Inventor	Stokes
				Art Unit	2164
				Examiner Name	
Sheet	1	of	2	Attorney Docket Number	190-1463

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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Sheet

2

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2

Complete if Known

Application Number	09/665,769
Filing Date	09/20/00
First Named Inventor	Stokes
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	190-1463

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>Jmf</i>		Cude, "Home Ownership: Can You Afford It?", XP 000613423, June 2, 1994	
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